

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Frederick A. Montgomery  
Debtor

Case No. 19-15293-jps  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 61

Date Rcvd: Dec 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2019.

db  
26206482 +Frederick A. Montgomery, 6805 Mayfield Rd. #1114, Mayfield Heights, OH 44124-2256  
26206483 +AD Astra Recovery Services, 7330 West 33rd St. N, Suite 118, Wichita, KS 67205-9370  
26206486 +ARS, 1643 Harrison Pkwy, Suite 100, Fort Lauderdale, FL 33323-2857  
26206487 +Best Buy, Po Box 9001007, Louisville, KY 40290-1007  
26206487 +Big Picture Loans, E23970 Pow Wow Trail, Watersmeet, MI 49969-5125  
26206489 Bloomingdale's, P.O. Box 78008, Phoenix, AZ 85062-8008  
26206493 +CCH Physicians, P.O. Box 16749, Rocky River, OH 44116-0749  
26206494 +Celtic Bank, 121 Continental Dr suite 108, Newark, DE 19713-4326  
26206495 +Child Support Enforcement Agency, 1640 Superior Avenue, Cleveland, OH 44114-2908  
26206496 +City of East Cleveland, Automated Traffic Control Violation Syst, P.O. Box 22091,  
Tempe, AZ 85285-2091  
26206500 +Desheena Hauser, 17405 Mapleboro Ave., Maple Heights, OH 44137-2632  
26206502 +Elastic, 4030 Smith Rd., Cincinnati, OH 45209-1937  
26206503 +Elgin Furniture, 26400 Lakeland Blvd., Euclid, OH 44132-2642  
26206488 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
(address filed with court: Blaze Credit Card, 500 E. 60th St., Sioux Falls, SD 57104)  
26206504 +First Investors, 5757 Woodway Dr. Suite 400, Houston, TX 77057-1520  
26206505 First National Credit Card, P.O. Box 2496, Omaha, NE 68103-2496  
26206507 +First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019  
26206508 +Golden Valley Lending, 635 Highway 20, E, Upper Lake, CA 95485-8793  
26206512 +K&D Management, 4420 Sherwin Rd, Willoughby, OH 44094-7995  
26206515 +Lee Peterson, P.O. Box 13318, Akron, OH 44334-8718  
26206518 +Mariner Finance, LLC, 5802 E. Virginia Beach BLVD., Suite 121, Norfolk, VA 23502-2483  
26206519 +Mayfield Heights Police Department, 6154 Mayfield Rd., Mayfield Heights, OH 44124-3207  
26206521 +Mobile Loans, P.O. Box 1409, Marksville, LA 71351-1409  
26235146 +MoneyLion, 8610 S Sandy Parkway, Suite 100, 8610 S Sandy Parkway, Suite 100,  
Sandy, UT 84070-6455  
26206523 +NCB Management Services, 1 Allied Drive, Feasterville Trevose, PA 19053-6945  
26206527 ++REGIONAL INCOME TAX AGENCY, PO BOX 470537, ATTENTION LEGAL DEPARTMENT,  
BROADVIEW HEIGHTS OH 44147-0537  
(address filed with court: Regional Income Tax Agency, P.O. Box 94951, Cleveland, OH 44101)  
26206528 ++REIMER ARNOVITZ CHERNEK AND JEFFREY, 30455 SOLON ROAD, SOLON OH 44139-3415  
(address filed with court: Reimer, Arnovitz, Chernenk & Jeffrey, P.O. Box 39696,  
30455 Solon Rd., Solon, OH 44139)  
26206531 Shell, P.O. Box 9001011, Louisville, KY 40290-1011  
26206533 +Sterling Jewelers, PO Box 3680, Akron, OH 44309-3680  
26206534 +Stow Muni. Court, 4400 Courthouse Dr, Stow, OH 44224-6833  
26206538 ++TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400,  
CINCINNATI OH 45202-3576  
(address filed with court: Why No Lease It, 1750 El Street, Suite 1200,  
Manchester, NH 03104)  
26206537 We Care For You Pediatrics, 30575 Euclid Ave., Wickliffe, OH 44092-1037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
ust

+E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 19 2019 23:34:01 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26206484 EDI: ATTWIREBK.COM Dec 20 2019 03:58:00 AT&T, PO Box 5080, Carol Stream, IL 60197-5080  
26249501 +EDI: ATLASACQU.COM Dec 20 2019 03:58:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
26206485 +E-mail/Text: bk@avant.com Dec 19 2019 23:36:22 Avant, 222 North LaSalle Street,  
Suite 1700, Chicago, IL 60601-1101  
26206490 EDI: CAPITALONE.COM Dec 20 2019 04:03:00 Capital One, 15000 Capital One Drive,  
Henrico, VA 23238  
26206491 EDI: CAPITALONE.COM Dec 20 2019 04:03:00 Capital One Bank, P.O. Box 6492,  
Carol Stream, IL 60197-6492  
26206492 +EDI: CAPITALONE.COM Dec 20 2019 04:03:00 Capital One/Neiman Marcus, Bankruptcy Notices,  
PO Box 30285, Salt Lake City, UT 84130-0285  
26206497 EDI: CAPIO.COM Dec 20 2019 04:03:00 Cleveland Clinic, P.O. Box 89410,  
Cleveland, OH 44101-6410  
26206498 +EDI: CRFRSTNA.COM Dec 20 2019 04:03:00 Credit First National Assoc, PO Box 81315,  
Cleveland, OH 44181-0315  
26206499 E-mail/PDF: creditonebknofications@resurgent.com Dec 19 2019 23:38:26 Credit One,  
P.O. Box 60500, City Of Industry, CA 91716-0500  
26206501 +EDI: DISCOVER.COM Dec 20 2019 04:03:00 Discover, Bankruptcy Dept, PO Box 30421,  
Salt Lake City, UT 84130-0421  
26206506 +EDI: AMINFOFP.COM Dec 20 2019 04:03:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
26206510 EDI: IRS.COM Dec 20 2019 04:03:00 IRS, Centralized Insolvency Operations, PO Box 21126,  
Philadelphia, PA 19114  
26206511 E-mail/Text: BKRMailOPS@weltman.com Dec 19 2019 23:34:34 Jared Jewelry, P.O. Box 740425,  
Cincinnati, OH 45274-0425  
26206513 +EDI: WFNNB.COM Dec 20 2019 04:03:00 Kay Jewelers, PO Box 182789,  
Columbus, OH 43218-2789

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

26206514 +E-mail/Text: bncnotices@becket-lee.com Dec 19 2019 23:33:26 Kohls, P.O. Box 3115, Milwaukee, WI 53201-3115

26206516 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 19 2019 23:38:33 LVNV Funding, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485

26206517 +EDI: TSYS2.COM Dec 20 2019 04:03:00 Macy's, P.O. Box 8218, Mason, OH 45040-8218

26206520 +EDI: PHINGENESIS Dec 20 2019 04:03:00 Milestone, P.O. Box 4499, Beaverton, OR 97076-4499

26206522 +E-mail/Text: bankruptcy@moneylion.com Dec 19 2019 23:36:37 Money Lion, PO Box 1547, Sandy, UT 84091-1547

26206524 +E-mail/Text: bnc@nordstrom.com Dec 19 2019 23:33:30 Nordstrom, P.O. Box 13589, Scottsdale, AZ 85267-3589

26206525 +E-mail/Text: Bankruptcy.notices@tax.state.oh.us Dec 19 2019 23:36:33 Ohio Department of Taxation, P.O. Box 530, Columbus, OH 43216-0530

26206526 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 19 2019 23:38:17 Ollo Card, Po Box 9222, Old Bethpage, NY 11804-9222

26207763 +EDI: PRA.COM Dec 20 2019 04:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

26206529 EDI: HFC.COM Dec 20 2019 04:03:00 Saks Fifth Avenue, P.O. Box 5224, Carol Stream, IL 60197-5224

26206530 EDI: RMSC.COM Dec 20 2019 04:03:00 Sams's Club, PO Box 530942, Atlanta, GA 30353-0942

26206532 +E-mail/Text: bankruptcy@speedyinc.com Dec 19 2019 23:33:36 Speedy Cash, P.O. Box 780408, Wichita, KS 67278-0408

26206535 +EDI: WTRRNBBANK.COM Dec 20 2019 04:03:00 TD Bank USA/TargetCredit, P.O. Box 673, Minneapolis, MN 55440-0673

26206536 +EDI: RMSC.COM Dec 20 2019 04:03:00 Walmart, 702 S.W. 8th St., Bentonville, AR 72716-6299

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr First Investors Financial Services, Inc.  
cr\* +Atlas Acquisitions LLC, 294 Union Street, Hackensack, NJ 07601-4303  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
26206509\* IRS, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Charles C. Butler on behalf of Creditor First Investors Financial Services, Inc.  
creditors@fountaincitylaw.com  
Robert D. Barr barr-trustee@koehler.law, rdb@trustesolutions.net  
Steven Emery on behalf of Debtor Frederick A. Montgomery semery@ohiolegalclinic.com,  
rausermail@ohiolegalclinic.com;nkrenisky@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestclien  
tinc.com;rauserandassociates@gmail.com;rauserrecfmail@gmail.com;AuteroBR51159@notify.bestcase.com;  
Rauser\_BestClient@mai

TOTAL: 3

**Information to identify the case:**Debtor 1 **Frederick A. Montgomery**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4087**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **19-15293-jps****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Frederick A. Montgomery

12/18/19**By the court:** JESSICA E. PRICE SMITH  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**